

**BUFFALO FEDERAL SAVINGS BANK**

	CPP Disbursement Date 02/20/2009	Cert 29696	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$143	\$136	-5.0%		
Loans	\$96	\$80	-16.7%		
Construction & development	\$7	\$3	-62.1%		
Closed-end 1-4 family residential	\$21	\$26	25.3%		
Home equity	\$3	\$3	-0.8%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-13.2%		
Commercial & Industrial	\$12	\$9	-23.0%		
Commercial real estate	\$41	\$27	-35.7%		
Unused commitments	\$8	\$5	-29.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-25.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$21			
Cash & balances due	\$3	\$3	19.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$9			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$10			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$130	\$122	-5.6%		
Deposits	\$128	\$121	-6.0%		
Total other borrowings	\$1	\$1	56.8%		
FHLB advances	\$0	\$1			
Equity					
Equity capital at quarter end	\$13	\$13	0.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.6%	--		
Tier 1 risk based capital ratio	12.8%	15.7%	--		
Total risk based capital ratio	14.1%	17.0%	--		
Return on equity <sup>1</sup>	3.6%	3.9%	--		
Return on assets <sup>1</sup>	0.3%	0.4%	--		
Net interest margin <sup>1</sup>	4.5%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	109.0%	77.7%	--		
Loss provision to net charge-offs (qtr)	125.7%	68.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	5.3%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.3%	0.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.0%	0.0%	--
Commercial & Industrial	3.4%	0.9%	0.4%	0.5%	--
Commercial real estate	0.7%	5.9%	0.3%	0.2%	--
Total loans	1.6%	2.4%	0.2%	0.1%	--